

# Who pays the bills when you are ill



**How will I manage to pay all the bills if I am sick or injured and my income stops?**



For an affordable monthly contribution, Wiltshire Friendly can provide income replacement insurance covering up to 65% of your normal taxable income...so you don't need to worry about the bills, you just worry about getting better.

WILTSHIRE



FRIENDLY  
SOCIETY LIMITED

**Wiltshire Friendly's Income Replacement Plan can help you through the worrying times - see overleaf for details**

Holloway House, Epsom Square, White Horse Business Park, Trowbridge, Wiltshire BA14 0XG

Telephone: 01225 752120 [info@wiltshirefriendly.com](mailto:info@wiltshirefriendly.com) [www.wiltshirefriendly.com](http://www.wiltshirefriendly.com)

Incorporated under the Friendly Societies Act 1992 Register No. 746F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

# How does it work

We discuss how much money you require each week to maintain your lifestyle if you cannot work through sickness or injury. A plan is drawn up to suit your requirements and affordability and forms the basis of your application to join\*.

If you become sick or injured and unable to work, you can make a claim.

You will need to send the Society a completed claim form and a certificate signed by your doctor and once these are received your claim is dealt with quickly and efficiently. Provided everything is in order and after the expiry of your chosen deferred period, you will receive regular payment of benefit until your claim ends.

*(The deferred period is the period, chosen by you when you take out your membership, at the beginning of incapacity when no benefit is payable. The longer the deferred period, the lower the cost of your cover.)*

In addition to protection of your income, you can build a potential tax free/tax paid cash sum by sharing in the Society's surpluses each year. The cash sum (which depends on the Society's performance each year and so cannot be guaranteed) is intended to accumulate throughout the life of your membership and be paid when

you attain your plan retirement age or sooner if you terminate your membership before then.

*(The tax status of your plan depends upon current tax legislation and HMRC practice. This could change in the future and affect the tax treatment of your plan.)*

\*Subject to acceptance by the Society, terms and conditions apply.

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CALL US NOW ON  
**01225 752120**

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